

**Reporter's Transcript Trustee's
341 Meeting of Creditors
10/14/2021**

EXHIBIT 2

001268

341 Meeting of Creditors Hearing
October 14, 2021

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STATE OF CALIFORNIA
CENTRAL BANKRUPTCY COURT
HOUSER BROS. CO.,
Plaintiff,
vs. Case No. 8:21-ap-01097
JAMIE LYNN GALLIAN,
Defendant.

TRANSCRIPT OF REMOTE AUDIO-RECORDED
341 MEETING OF CREDITORS
BEFORE
JEFFREY I. GOLDEN, Trustee
October 14, 2021

Transcribed By:
TERRI NESTORE
CSR No. 5614, RPR, CRR

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October 14, 2021

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<p style="text-align: right;">Page 2</p> <p>1 APPEARANCES:</p> <p>2 ED HAYS, ESQ., MARSHACK HAYS, Plaintiff/Creditor Houser Bros. Co.</p> <p>3</p> <p>4 MICHAEL POOLE, ESQ., Feldsott & Lee, Creditor The Huntington Beach Gables Homeowners Association</p> <p>5 JONATHAN A. SCHAUB, ESQ., Gordon & Rees, Creditors The Huntington Beach Gables Homeowners Association; and Board members Lee Gragnano, Lindy Beck, Theodore Phillips, Janine Jasso, Jennifer Paulin and Lori Burrett</p> <p>6</p> <p>7 JEFFORD DAVIS, ESQ., Creditor Lisa Ryan</p> <p>8</p> <p>9 CHRIS HOUSER, Creditor Houser Bros. Co.</p> <p>10</p> <p>11 CRAIG HOUSER, Creditor Houser Bros. Co.</p> <p>12</p> <p>13 JANINE JASSO, Creditor</p> <p>14</p> <p>15 LISA RYAN, Creditor</p> <p>16</p> <p>17 JAMES CASELLO, Creditor</p> <p>18</p> <p>19 JAMIE LYNN GALLIAN, Debtor-Defendant</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p style="text-align: right;">Page 4</p> <p>1 well as Theodore Phillips, Lee Gragnano, Janine Jasso, Lindy Beck, Lori Burrett and Jennifer Paulin.</p> <p>2</p> <p>3 THE TRUSTEE: Thank you. The one ending in 6030.</p> <p>4</p> <p>5 MS. JASSO: Janine Jasso. I'm just observing.</p> <p>6</p> <p>7 THE TRUSTEE: Can you repeat that again, please.</p> <p>8</p> <p>9 MS. JASSO: Janine Jasso. I am just observing.</p> <p>10</p> <p>11 THE TRUSTEE: And on the phone, who do we have?</p> <p>12</p> <p>13 MR. DAVIS: This is Jefford Davis.</p> <p>14</p> <p>15 I am the attorney for creditor Lisa Ryan.</p> <p>16</p> <p>17 MS. GALLIAN: I didn't hear that, sir.</p> <p>18</p> <p>19 THE TRUSTEE: Yeah, could you please repeat that?</p> <p>20</p> <p>21 You're hard to hear.</p> <p>22</p> <p>23 MR. DAVIS: I apologize. This is Jefford Davis</p> <p>24</p> <p>25 for creditor Lisa Ryan.</p> <p>26</p> <p>27 MS. GALLIAN: I don't know who that is.</p> <p>28</p> <p>29 THE TRUSTEE: Can you try one more time and I'll repeat what you're saying.</p> <p>30</p> <p>31 MR. DAVIS: This is Jefford Davis.</p> <p>32</p> <p>33 I'm the attorney for creditor Lisa Ryan.</p> <p>34</p> <p>35 THE TRUSTEE: Very good. Now mute your device, please. Who else is on the phone?</p> <p>36</p> <p>37 MS. RYAN: Lisa Ryan, creditor. Observing.</p> <p>38</p> <p>39 THE TRUSTEE: Okay, anybody else?</p> <p>40</p> <p>41 MS. GALLIAN: That wasn't Lisa. Sir, could you ask her to put -- could you ask them to undo their video?</p>
<p style="text-align: right;">Page 3</p> <p>1 THE TRUSTEE: Let's go on the record now. I'm Jeff Golden, the trustee for this matter, and why don't we -- I think we'll come to you last, Ms. Gallian, and we'll just sort of go around the room to see who else is you.</p> <p>2</p> <p>3 Why don't we start with you, Mr. Hays.</p> <p>4</p> <p>5 MR. HAYS: Yes, Mr. Golden, thank you, good afternoon. For creditor Houser Bros. dba Rancho Delray Mobile Home Estates and Hays of Marshack Hays.</p> <p>6</p> <p>7 THE TRUSTEE: Thank you. Mr. Houser?</p> <p>8</p> <p>9 MR. CHRIS HOUSER: Chris Houser from Houser Bros. Co. I'm here to observe.</p> <p>10</p> <p>11 THE TRUSTEE: Thank you. Mr. Casello?</p> <p>12</p> <p>13 MR. CASELLO: I'm just here to observe.</p> <p>14</p> <p>15 THE TRUSTEE: And you're a creditor?</p> <p>16</p> <p>17 MR. CASELLO: Yes.</p> <p>18</p> <p>19 THE TRUSTEE: How about these phone lines on the Zoom, the one ending 8002?</p> <p>20</p> <p>21 MR. POOLE: Yes, good afternoon.</p> <p>22</p> <p>23 This is Michael Poole, counsel for creditor Huntington Beach Gables Homeowners Association.</p> <p>24</p> <p>25 THE TRUSTEE: Okay.</p> <p>26</p> <p>27 The phone number ending in 2840.</p> <p>28</p> <p>29 MR. SCHAUB: Good afternoon.</p> <p>30</p> <p>31 This is Jonathan Schaub with Gordon & Rees on behalf of creditors the Huntington Beach Gables HOA, as</p>	<p style="text-align: right;">Page 5</p> <p>1 Because that wasn't Lisa's voice.</p> <p>2</p> <p>3 THE TRUSTEE: She's not on video, she's on audio.</p> <p>4</p> <p>5 MS. GALLIAN: Yeah, but that's not Lisa.</p> <p>6</p> <p>7 I know Lisa Ryan.</p> <p>8</p> <p>9 MS. RYAN: This is Lisa. No, this is Lisa.</p> <p>10</p> <p>11 THE TRUSTEE: It doesn't matter. That's who's representing is on the phone right now. All right.</p> <p>12</p> <p>13 And is there anybody else who I've missed on the phone or on the Zoom, other than Ms. Gallian? All right.</p> <p>14</p> <p>15 Ms. Gallian, could you please raise your right hand?</p> <p>16</p> <p>17 MS. GALLIAN: Yes, sir.</p> <p>18</p> <p>19 JAMIE LYNN GALLIAN,</p> <p>20</p> <p>21 having been first duly sworn,</p> <p>22</p> <p>23 was examined and testified further as follows:</p> <p>24</p> <p>25</p> <p>26</p> <p>27 THE TRUSTEE: Lori, I just sent you a message and we can -- once you answer it, we can proceed.</p> <p>28</p> <p>29 So let's proceed, and let me start out by saying thank you for providing documents. I don't know that you provided them to any of the creditors.</p> <p>30</p> <p>31 To the extent that certain of the creditors don't have copies of the document, I will go ahead and provide them to them but you did provide documents to me, and</p>

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1 thank you for that, Ms. Gallian.
 2 MS. GALLIAN: Yes, sir.
 3 THE TRUSTEE: I'm sorry?
 4 MS. GALLIAN: I said yes, sir.
 5 THE TRUSTEE: And secondly, I think you mentioned
 6 to me earlier, Ms. Gallian, off the record that there were
 7 a couple of amendments that you're going to be making,
 8 correct?
 9 MS. GALLIAN: Yes, sir.
 10 THE TRUSTEE: Can you just very, very briefly
 11 just sort of summarize on the record for everybody the
 12 concepts. You don't have to go necessarily through.
 13 MS. GALLIAN: Sure. I have it ready and, you
 14 know, I couldn't do it all at one time but I was trying to
 15 upload it so that everybody -- or I could just email it
 16 right now, if you wanted to look at it.
 17 But basically it is amending Schedules C, D, E,
 18 and F; C, D, E, and F, Statement of Intention; and G is in
 19 there and then I guess I inadvertently forgot to include
 20 Schedule H, and that is also in there as well.
 21 THE TRUSTEE: And that's pretty much it, correct?
 22 MS. GALLIAN: That's all.
 23 THE TRUSTEE: Okay. I have a few questions, but
 24 I'm going to go last. Who would like to begin asking
 25 questions?

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1 MR. HAYS: This is Ed Hays.
 2 I'll go first, if that's okay.
 3 THE TRUSTEE: Great, thank you.
 4 BY MR. HAYS:
 5 Q. Ms. Gallian, I know we spoke at your initial
 6 341(a) meeting of creditors and I had a few follow-up
 7 questions I'd like to ask. Some of this you may have
 8 answered before but I want to try to get it all in one
 9 place, so I apologize if I've asked you some of these
 10 things before.
 11 A. That's okay. May I just say one thing?
 12 May I just say one thing before you start?
 13 I would have absolutely cc'd you in on every
 14 single document that I sent to the trustee. I either
 15 misunderstood -- I thought I was supposed to send the --
 16 if we check the record from the very first time that we
 17 all talked, I thought, if I'm not mistaken, that I was to
 18 send the record to the trustee and the trustee was to send
 19 it out to the creditors. If that was my mistake, I
 20 apologize and I would absolutely forward you every single
 21 email I sent him.
 22 Q. And that would be good, if you could do so.
 23 And I did get a series of emails from the
 24 trustee's administrator back in early September, so I just
 25 don't know if that's the entire world of documents.

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1 A. Yeah, that was it. The last one ended on -- I
 2 believe -- I think the last one ended September 18th, was
 3 the last group that I sent.
 4 Q. The last email that I have from the Trustee's
 5 Office with documents was September 7th, so if you could
 6 forward that to me, that would be great.
 7 A. I can do it right now to you while you're on the
 8 phone, but go ahead.
 9 Q. I would like to get a chronology of when did you
 10 acquire the manufactured home and who was on title to the
 11 home from that point in time to the present?
 12 A. I think that those are all covered in my initial
 13 petition. I think it states exactly the date on there.
 14 Q. There were some amendments to the schedules,
 15 however, and that's what led me to want to ask these
 16 questions and try to get it all cleared up.
 17 A. Right.
 18 Q. Because I believe that the original schedule said
 19 that the title to the manufactured home was J-Sandcastle
 20 and that was the July 9 filing, and then I believe that
 21 the September 7 filing says the owner is you personally,
 22 and then the September 22 filing, I think says it's either
 23 J-Pad or J-Sandcastle -- I think it's J-Sandcastle, now
 24 that I'm looking at it. So that's what's confusing to me,
 25 if you could try and clarify all that.

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1 A. Of course. So I purchased the manufactured home
 2 myself on November 1st.
 3 Q. Of what year?
 4 A. 2018. 2018 there was four cashier's checks that
 5 were delivered to Lisa Ryan, plus \$10,000 cash.
 6 Q. And title was taken in your individual name at
 7 that time?
 8 A. The title -- the Certificate of Title that she
 9 signs, it was assigned to me; however, on November 19th, I
 10 believe it is, is I -- or actually, no, sorry, it was the
 11 16th. November 16th, I drove out to Riverside HCD and
 12 registered the manufactured home in the name of
 13 J-Sandcastle, my sole member -- single member, I guess,
 14 LLC and I did not get confirmation or anything from HCD
 15 until the end of January of 2020 -- or 2019, pardon me.
 16 Q. That confirmation that you got in January 2019
 17 reflects that title was then registered to J-Sandcastle,
 18 correct?
 19 A. That's correct, yes. It was just an email, so I
 20 didn't actually get an actual hard copy of anything,
 21 because it comes from Sacramento, until February.
 22 Q. And then were there changes to title after that?
 23 A. Not until August of 2020.
 24 Q. And then what happened in August of 2020?
 25 A. Well, the UCC filings were filed on January 14th,

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10 to 13

<p style="text-align: right;">Page 10</p> <p>1 2019, because I still didn't know if HCD had even recorded</p> <p>2 -- see, I didn't get notification from HCD until</p> <p>3 January 19th. So because of certain situations that were</p> <p>4 ongoing with the park here, I did file a UCC on</p> <p>5 January 14th, if that answers your question.</p> <p>6 Q. So it did not, but now that we're on the subject,</p> <p>7 let's finish it.</p> <p>8 A. Okay.</p> <p>9 Q. In the January 2019 UCC filings, J-Sandcastle, as</p> <p>10 owner, pledged the property as collateral in favor of</p> <p>11 whom?</p> <p>12 A. I'm sorry, say that again.</p> <p>13 Q. In January of 2019 you said UCC filings were</p> <p>14 recorded. The entity on title was J-Sandcastle.</p> <p>15 So J-Sandcastle, as owner, is pledging the</p> <p>16 property as collateral and --</p> <p>17 A. No, that's not correct.</p> <p>18 Q. -- and who is the secured buyer?</p> <p>19 A. No, that's not correct. So think of it like a</p> <p>20 car. Think of it -- so you can have a registered owner.</p> <p>21 So J-Sandcastle was the registered owner and</p> <p>22 J-Pad is the legal owner.</p> <p>23 However, to your point, I didn't realize that I</p> <p>24 had to do both. I only did one that the Secretary of</p> <p>25 State on January 14. The first time I ever recorded</p>	<p style="text-align: right;">Page 12</p> <p>1 on something that's supposed to be theirs, so they jumped</p> <p>2 on in December.</p> <p>3 Q. And you're saying December of 2020, right? I'm</p> <p>4 sorry, did you hear me? That's December of 2020, correct?</p> <p>5 A. Yes, that's correct.</p> <p>6 Q. And when Mr. Pierpont went on title, was he the</p> <p>7 only person on title?</p> <p>8 A. No, with J-Pad.</p> <p>9 Q. It was J-Pad and Mr. Pierpont?</p> <p>10 A. Yes, they're completely -- they're both separate.</p> <p>11 Q. So originally in 2018, title was entirely with</p> <p>12 J-Sandcastle, and then in August of 2020, title goes from</p> <p>13 J-Sandcastle to Ron Pierpont and then along with J-Pad,</p> <p>14 right?</p> <p>15 A. No. The note was signed by J-Pad on 11/16/2018,</p> <p>16 promissory, and the contract has been signed and I</p> <p>17 recorded the UCC filing on January 14, 2019, with the</p> <p>18 Secretary of State. The one thing I did not do was record</p> <p>19 it with HCD.</p> <p>20 Q. So let me pause here, and maybe there's a</p> <p>21 distinction here between like the registered owner versus</p> <p>22 a legal owner.</p> <p>23 A. There is.</p> <p>24 Q. The original registered owner was J-Sandcastle</p> <p>25 and only J-Sandcastle in 2018, correct?</p>
<p style="text-align: right;">Page 11</p> <p>1 something actually on the face of the Certificate of Title</p> <p>2 wasn't till August 2020, then it was kind of just a</p> <p>3 redundant act.</p> <p>4 Q. Why was J-Pad listed as the legal owner in these</p> <p>5 January 2019 filings?</p> <p>6 A. Because they are the holder of the note.</p> <p>7 It was assigned to them.</p> <p>8 Q. Which not are you referring to?</p> <p>9 A. It was assigned to them.</p> <p>10 Q. Which note?</p> <p>11 A. The UCC filing was assigned to them.</p> <p>12 I have a note -- remember we spoke about this</p> <p>13 last time. November 16, 2018, I have a contract with</p> <p>14 J-Sandcastle for a promissory note and the holder of the</p> <p>15 note was J-Pad. I was the lender.</p> <p>16 Q. So now fast forwarding back to August of 2020.</p> <p>17 A. Mm-hmm.</p> <p>18 Q. Who went on title at that time?</p> <p>19 A. Ron Pierpont went on title because he had loaned</p> <p>20 me money. It was not a huge amount, it was less than</p> <p>21 \$15,000; however, with the way that things were going with</p> <p>22 COVID, it was -- it was more of a security thing for him.</p> <p>23 And I said sure, I have no problem with that.</p> <p>24 And then after that, then the kids got -- then</p> <p>25 the kids were upset because now there's a man, you know,</p>	<p style="text-align: right;">Page 13</p> <p>1 A. No, that's not correct. On November 16th I</p> <p>2 signed a note -- I loaned J-Sandcastle money to operate.</p> <p>3 Q. So let me just stop you for a second because I'm</p> <p>4 totally confused and I want to make sure that you're going</p> <p>5 to answer the question I'm asking.</p> <p>6 I would like to know the history of registered</p> <p>7 owners from the time you first acquired the home -- so it</p> <p>8 may have been originally a hundred percent J-Sandcastle</p> <p>9 and then it may have changed at some point in time, but</p> <p>10 please give me just the registered owners or combinations</p> <p>11 of registered owners and dates.</p> <p>12 A. It started off as Jamie Gallian. It's always</p> <p>13 been Jamie Gallian. When I was -- the situation started</p> <p>14 happening with the park, I registered the home in the name</p> <p>15 of J-Sandcastle. After I --</p> <p>16 Q. So originally you and only you, on November 1st</p> <p>17 of 2018, was the registered owner, correct?</p> <p>18 A. Correct, for the first 16 date.</p> <p>19 Q. And then on November 16 of 2018 --</p> <p>20 A. Yes.</p> <p>21 Q. -- you went to Riverside HCD --</p> <p>22 A. Yes.</p> <p>23 Q. -- and changed the registered owner to a hundred</p> <p>24 percent --</p> <p>25 A. I didn't change it. I didn't change it, okay?</p>

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26 to 29

<p style="text-align: right;">Page 26</p> <p>1 legal fees, my car payment, you know, expenses off the 2 house, painting -- that's what the whole point was. 3 So I'm working right now with a CPA to get a 4 profit and loss as to where we actually are on that note, 5 how close is it to being paid back. I think that's 6 probably what the question is for everybody. 7 Q. That's a good answer to a good question, but my 8 question was more why did you go from being a one out of 9 three owner to a one out of seven owner? 10 A. It was always -- it was always -- even before I 11 sold the home -- I think I mentioned this last time -- is 12 before I sold the home -- I mean Randy Nickel bought it 13 the same day, you know. He drove down from Big Bear and 14 bought it that day. Well, I had already things -- I had 15 already had things in the works -- I don't know, so to 16 speak, I guess working. 17 For instance, I have half of my trust documents 18 already done. I had already notarized the document. It's 19 gone from Jamie Gallian to the trust of Jamie Gallian, 20 then it -- okay, well, then that was put on hold; then it 21 went from Jamie Gallian to J-Pad. Well, that was put on 22 hold; and then it went from Jamie Gallian to Randy Nickel. 23 So I think that the intent was always that it was 24 me and my family's home. 25 Q. I'm asking a different question.</p>	<p style="text-align: right;">Page 28</p> <p>1 THE TRUSTEE: I don't remember. Their names are 2 already on the document; is that right? 3 MS. GALLIAN: Yes, yes. 4 THE TRUSTEE: So -- 5 MR. HAYS: And you have the document, Mr. Golden? 6 THE TRUSTEE: It sounds like I do. 7 I don't know if I have it directly in front of 8 me, but I might in a second. I'm not sure. 9 MS. GALLIAN: And I believe I listed them -- I 10 listed them on the petition as well. 11 BY MR. HAYS: 12 Q. I'm looking at the amended schedule that you 13 filed and I don't see names, I just see the one-seventh 14 ownership. 15 A. I thought there was... well, okay, it doesn't 16 matter. So myself, my oldest son Justin, Steven, Brian, 17 EJ, Bob and Ron. 18 Q. What was the one after Brian? CJ? 19 A. EJ. 20 Q. EJ. So debtor, Justin, Steve and Brian, EJ, Ron, 21 Bob. Okay, there's all seven. 22 And what percent do you own? 23 A. It depends on what day it is. 24 Q. On the day you filed bankruptcy. 25 A. I'd like to think that we all own it evenly but</p>
<p style="text-align: right;">Page 27</p> <p>1 I'm asking about ownership of J-Pad and who are 2 the seven owners of J-Pad? 3 A. My family members, myself, and Ron and Bob have a 4 small portion. 5 Q. So why don't you list out each of the seven and 6 what portion each owns of J-Pad. 7 A. You know, all of these documents have been given 8 to the trustee. Is it easier just to go over them? 9 Q. Well, I don't know if we're going to be able to 10 get that done today but just give me your recollection of 11 who the seven owners are and what percent they each own. 12 A. The whole reason of having a management or 13 managing member LLC is because people want to be silent. 14 Q. So who are the seven J-Pad owners? 15 A. So that was my comment, is that I said it was my 16 family members and myself, my children, my grandchildren, 17 my granddaughter and Bob and Ron. That's it. 18 Q. Just give me names, please. 19 A. They don't want to be brought into this. 20 They don't. 21 Q. I'm not sure you telling me who these seven 22 owners of J-Pad are is bringing them into anything. 23 THE TRUSTEE: Ms. Gallian, are they in the 24 document? 25 MS. GALLIAN: Yeah.</p>	<p style="text-align: right;">Page 29</p> <p>1 we don't. 2 Q. What was your ownership percentage on the day you 3 filed bankruptcy? 4 A. I'm not being evasive but that was the whole 5 point of having the profit and loss done, is because that 6 is -- that's the only way I'm going to know how much money 7 has been paid on my behalf. 8 Q. What do you estimate your ownership of J-Pad to 9 be? 10 A. I don't know. I don't want to speak for the 11 boys, you know. We bought this house for fun and, you 12 know, they're happy with it when it's fun but they don't 13 want to be responsible for anything. That's just boys. 14 Q. All I'm asking is what do you estimate your 15 ownership percentage of J-Pad to be? 16 A. Depending on the value, I would probably say 17 60 percent. 18 Q. And did any of the others -- did any of the other 19 people actually contribute money to either J-Pad or for 20 the purchase of the property? 21 A. It was a loan. It's not the purchase. 22 I purchased the property. 23 Q. My question is very simple. Did any of the other 24 six people that own J-Pad provide any consideration to the 25 entity in exchange for their ownership?</p>

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30 to 33

<p style="text-align: right;">Page 30</p> <p>1 A. Nobody did. Nobody did. It's a holding company, 2 that's it. It holds title, that's it. 3 THE TRUSTEE: I will be continuing this so that 4 everybody can make sure they look at their documents and 5 we can -- 6 MR. HAYS: I understand, and I think those are my 7 questions for today, Mr. Golden. Thank you. 8 I was just checking my notes. 9 THE TRUSTEE: No worries, and I wasn't cutting 10 you off either. Anybody else -- so should I turn to 11 someone else, Mr. Hays? 12 MR. HAYS: Yes, please. 13 THE TRUSTEE: Anyone else on the phone or on the 14 Zoom have any questions at this point? And we'll make 15 sure everybody gets copies of documents. 16 MR. DAVIS: Yeah, this is Jeff Davis for Lisa 17 Ryan. I hope people can hear me now. 18 THE TRUSTEE: Yes, I can. 19 MR. DAVIS: I just have a few questions. 20 THE TRUSTEE: Go ahead. 21 MR. DAVIS: Is that okay? 22 THE TRUSTEE: Yep. Go ahead, please. 23 BY MR. DAVIS: 24 Q. I believe, Ms. Gallian, you testified earlier 25 that there's no written agreement between you and Lisa</p>	<p style="text-align: right;">Page 32</p> <p>1 odd date -- but okay. 2 Q. Do you recall what the purchase price was? 3 A. 175 and then I gave her 185. 4 Q. The purchase price was not \$225,000? 5 A. No, it was not. 6 Q. Did you ever agree to pay the sum of \$20,656 on 7 behalf of Lisa Ryan for a judgment that had been obtained 8 by a Katarina Judy? 9 A. No. 10 Q. So you never agreed that? 11 A. No. 12 Q. Do you currently have in your possession, custody 13 and control, any personal property that belongs to Lisa 14 Ryan? 15 A. I don't believe I do. I offered -- there was two 16 desks that were left here and her sister left them here. 17 Q. Okay. And where are those desks now? 18 A. They're still here. 19 Q. Okay. 20 A. She was supposed to come back and I left them out 21 and she never showed up, so I put them back. 22 Q. Okay. Are there any other pieces of equipment 23 belonging to Lisa Ryan -- 24 A. I'm sorry? 25 Q. -- other than those two desks?</p>
<p style="text-align: right;">Page 31</p> <p>1 Ryan for the purchase of the mobile home; is that correct? 2 A. There was no purchase contract. We exchanged 3 emails back and forth but no, I don't believe there is. 4 I've given Lisa a ton of documents; however, a lot of 5 things weren't disclosed and so... I've taken on a lot of 6 debt, you know, which -- for her. I didn't know her 7 sister was also on the lease. I thought it was just Lisa. 8 Come to find out it's Lisa and Patricia. 9 Q. I asked you a simple question. 10 Is there a written agreement between you and my 11 client relating to this purchase? 12 A. Be more specific. 13 Q. A written agreement. Is there a written 14 agreement dated November 17th, 2018, between J-Sandcastle, 15 Jamie Gallian and Lisa Ryan? 16 A. If you're saying there is, there probably is. I 17 don't have anything in front of me at this point. 18 Q. I'm asking you the question. 19 A. I don't recall. 20 Q. Is there an agreement -- 21 A. I don't recall. 22 Q. You testified earlier there was no agreement. 23 A. I don't recall. If you're saying that there was, 24 it seems to me that date would have been after the date 25 that I -- that I went to HCD, but that seems kind of an</p>	<p style="text-align: right;">Page 33</p> <p>1 Are there any other pieces of property, items of 2 property belonging to Lisa Ryan, other than the two desks 3 just referenced, that you still have in your possession, 4 custody or control? 5 A. No, I have nothing of Lisa Ryan's. 6 MR. DAVIS: Okay, thank you. 7 That's all I have right now. 8 THE TRUSTEE: All right. 9 MR. DAVIS: With the documents, we'll reserve any 10 further questions when we receive the documents. 11 THE TRUSTEE: Just to be clear, I probably will 12 continue it for further examination but I will definitely 13 make sure everybody gets the documents and if I don't 14 continue it for further examination, I'll let you know. 15 I probably will continue it one more time for 16 further examination. 17 Lori, I have texted you, if everybody could hold 18 on for one second. 19 How about November 10th, 2021... we can do 20 November -- how about November 10th at same time, at 21 3:00 o'clock? 22 MS. GALLIAN: I'm okay with that. 23 That would be great. 24 THE TRUSTEE: All right. 25 Everybody else okay with it?</p>

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34 to 35

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1 MR. HAYS: That day works fine for me.
2 MR. DAVIS: That's fine with us.
3 THE TRUSTEE: If anybody has any issues with
4 making sure that they now have the documents, reach out to
5 my office or Ms. Gallian.
6 All right, thank you, everybody.
7 We'll talk soon.
8 MS. GALLIAN: Thank you. If everybody wants to
9 send me on one email all their emails, I'll just send one
10 giant so everybody gets all the same documents.
11 I can, if you'd like to do that.
12 THE TRUSTEE: Well, if one of the creditors wants
13 to coordinate sending you an email, that would be great.
14 All right. Thanks, everybody.
15 Thank you. Take care, everyone.
16 MR. HAYS: Thank you.
17 (End of recording.)
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1 CERTIFICATE
2
3
4 I, TERRI NESTORE, Certified Shorthand Reporter/
5 Transcriptionist, do hereby certify that I was authorized
6 to transcribe the foregoing recorded proceeding, and that
7 the transcript is a true and accurate transcription of my
8 shorthand notes, to the best of my ability, taken while
9 listening to the provided recording.
10
11 I further certify that I am not of counsel or
12 attorney for either or any of the parties to said
13 proceedings, nor in any way interested in the events of
14 this cause, and that I am not related to any of the
15 parties thereto.
16
17
18 Dated this 7th day of April, 2022.
19
20
21 TERRI NESTORE
22 TERRI NESTORE, CSR 5614, RPR, CRR
23
24
25

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<p>\$</p> <p>\$10,000 9:5 \$15,000 11:21 23:5 \$175,000 25:24 \$20,656 32:6 \$225,000 32:4</p> <hr/> <p>1</p> <p>1/1/2006 25:4 10th 24:21 33:19,20 11/16/2018 12:15 12.5 23:5 14 10:25 12:17 14th 9:25 10:5 16 11:13 13:18,19 14:7 15:8 17:9,21 18:9,22 16th 9:11 13:1 14:4 22:2 175 32:3 17th 31:14 185 32:3 18th 8:2 19th 9:9 10:3 1st 9:2 13:16 14:4 24:16</p> <hr/> <p>2</p> <p>2006 24:16 2018 9:4 11:13 12:11, 25 13:17,19 14:8,12 15:6, 10 17:9,22,25</p>	<p>18:7,10,22 20:20 31:14 2019 9:15,16 10:1,9,13 11:5 12:17 20:21 22:15 2020 9:15,23, 24 11:2,16 12:3,4,12 15:14,20,25 16:9,10 20:23 21:4 2021 18:1,13, 14,24 19:5,20 21:6 33:19 20th 22:20 22 8:22 25 19:23 25th 18:13, 14,24 19:5,20 21:5 26 25:7 2840 3:22</p> <hr/> <p>3</p> <p>341(a) 7:6 3:00 33:21</p> <hr/> <p>6</p> <p>60 29:17 6030 4:3</p> <hr/> <p>7</p> <p>7 8:21 7th 8:5</p> <hr/> <p>8</p> <p>8002 3:17 8th 14:4</p>	<p>9</p> <p>9 8:20 9th 14:4</p> <hr/> <p>A</p> <p>absolutely 7:13,20 acquire 8:10 acquired 13:7 act 11:3 actual 9:20 17:2 added 14:1 15:16 16:12 addition 16:15 18:18 21:11 administrator 7:24 afternoon 3:7,18,23 agree 32:6 agreed 32:10 agreement 23:12 24:11, 14 25:5,7 30:25 31:10, 13,14,20,22 agreements 23:15 ahead 5:24 8:8 30:20,22 amended 28:12 amending 6:17 amendments 6:7 8:14 25:13 amount 11:20 announced 24:21 answers 10:5 anymore 23:3</p>	<p>apologize 4:13 7:9,20 appearing 22:12 appears 17:1 approximate 21:24 assigned 9:9 11:7,9,11 24:2,22 assignment 24:1,20 Association 3:20 attorney 4:9, 19 audio 5:2 August 9:23, 24 11:2,16 12:12 15:14, 20,25 16:9,10 19:18 20:23 21:4 22:17, 19,20</p> <hr/> <p>B</p> <p>back 7:24 11:16 19:24 20:19 23:1 26:5 31:3 32:20,21 bankruptcy 24:6 28:24 29:3 basically 6:17 Beach 3:20,25 Bear 26:13 Beck 4:2 begin 6:24 beginning 20:6 behalf 3:25 29:7 32:7 believed 24:22</p>
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